

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)
MARJORIE F. ZARIN ET AL.)
Application No.: 10/082,171)
Filed: February 25, 2002)
For: METHOD AND APPARATUS)
FOR PROVIDING PRE-EXISTING :
AND PROSPECTIVE)
CUSTOMERS WITH :
AN IMMEDIATELY)
ACCESSIBLE ACCOUNT : November 17, 2008

Mail Stop: AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Amendment After Final

Sir:

In response to the Office Action dated August 15, 2008, the Examiner is respectfully requested to amend the above-identified application as follows:

- Amendments to the claims are presented in the listing starting on page 2; and
- Remarks are presented starting on page 13.